

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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ATA 005272008

In Re:

Rhondise Whiley,
Debtor.

Case No.: 17-32344

Judge: KCF

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by US Bank National Assoc, creditor,

A hearing has been scheduled for 1/9/2019, at 9:00 am.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.


☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer): *SEE ATTACHED*

☐ Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date: 12/27/18


Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

12/27/2018


The reason my monthly payments have not been made is due to having financial difficulties in paying all of my bills. In regards to my mortgage, when my plan first started my mortgage payments was \$748 and since then my payment has gone up to \$1200. When my mortgage was with Nation Star they could not advise me as to the reason my payment went up since then my loan transferred to Rushmore and I continued making the payment of \$748 but my pay statements showed the payment of \$1200 as well. I reached out to the mortgage company and requested a Loan modification on two different occasions and both times the modification was denied.

I have a lot of deductions coming out of my check including the monthly payment for my Chapter 13 plan which constantly place me in a financial hardship.

However, I have recently started back to school to help increase my salary. In the meantime, I will received tuition reimbursement and from my job which can aid in helping me catch up on some bills.

I would like to propose a repayment plan of a minimum monthly payment of \$1000 for 9 months with a \$2000 down payment, beginning February 1st if possible.

Thank you



Rhondise Wiley